



Beware Of Medicare And Health Insurance Scams During Open Enrollment

Affordable Care Act Open Enrollment Period: November 15, 2014–February 15, 2015.

Medicare Open Enrollment Period: October 15 – December 7, 2014

During open enrollment, crooks try to trick people who don't know how to sign up or are confused about the medical coverage that is best for them. Look out for these common scams.

Phone Calls or E-mail From Imposters

Be wary of phone calls from someone who claims to be with Medicare, a health exchange or "Obamacare." The caller will ask for your credit card number, Social Security number or other personal information. The caller may say you will be unable to get coverage or may lose your benefits if you say no. **If you get a call like this, hang up.**

- Medicare and health exchanges will not phone you about your benefits.
- Don't trust Caller ID. Crooks can make your Caller ID say what they want.
- There is no such thing as an Affordable Care Act or Obamacare card.
- You do not have to pay money to receive or update your Medicare card.
- Identity thieves use your personal information to steal your money, credit and benefits.

Crooks can also make e-mail and websites look like they are from Medicare or an ACA health exchanges. Be wary of attachments or links in e-mail that comes from anyone you don't know. **Do not complete website forms that ask for personal information** unless you found the website yourself by doing an internet search.

Supplemental Insurance Scams

If you get Medicare you may be offered supplemental insurance (called Medigap policies) from people who say it will save you lots of money. Do not buy supplement insurance until you **compare policies** at www.medicare.gov and www.mdinsurance.state.md.us.

Get Informed to Stay Safe

For information about ACA health insurance exchanges

- In Maryland, visit the Maryland Health Connection at www.MarylandHealthConnection.gov or call 1-855-642-8572;
- In Howard County, call Healthy Howard at 410-988-3737 or visit www.healthyhowardmd.org.

For information about Medicare

- Visit Medicare at www.Medicare.gov;
- In Howard County, contact SHIP (State Health Insurance Assistance Program) for free, confidential and unbiased information. Call 410-313-7392 or e-mail ship@howardcountymd.gov.

If You Get Fooled

We can all make mistakes. If you give out personal information, call your banks, credit card providers and credit report agencies immediately. For more information and help, contact the Howard County Office of Consumer Affairs (OCA) visit OCA on the web at www.howardcountymd.gov/consumer or call 410-313-6420.

To obtain this factsheet in an alternative format, please contact the Office of Consumer Affairs at 410-313-6420 (voice/relay) or by email at consumer@howardcountymd.gov